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REPLY UNDER 37 CFR 1.116  
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 10/028,122

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Filing Date: 12/21/2001

Art Unit: 3639

Applicant: Middeljans et al.

Examiner: Freda A. Nelson

Title: INTERNET PAYMENT PROCESS  
BASED ON RETURN TRAFFIC

Docket No.: PHNL 000755  
(PHIL-0222)

COMMISSIONER FOR PATENTS

DESTINATION FACSIMILE NUMBER: 571-273-8300

Transmitted herewith is:

After-Final Amendment in 10 pages

In the above identified application.

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